

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not individually but as trustee for Hilddale Trust

In Re:  
Kishia M. Norment and Dwight L. Norment,  
  
Debtors.



Order Filed on December 13, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-33857 VFP

Adv. No.:

Hearing Date: 12/6/18 @ 10:00 a.m..

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 13, 2018**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

**(Page 2)**

Debtors: Kishia M. Norment and Dwight L. Norment

Case No: 16-33857 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale Trust, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 836 Webster Place, Plainfield, NJ, 07060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Robert C. Nisenson, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 20, 2018, Debtor is due for the January 2017 through November 2018 post-petition payments for a total post-petition default of \$40,754.38; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$10,000.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$30,754.38 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall file a modified plan within fourteen days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2018, directly to Secured Creditor's servicer, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150 Carrollton, TX 75006 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded

reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan and the motion is hereby resolved.